

Information to identify the case:

Debtor 1	<u>Jerrod S. Priest</u>	Social Security number or ITIN	xxx-xx-2993
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 25-20459-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jerrod S. Priest

6/18/25

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jerrod S. Priest
Debtor

Case No. 25-20459-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 18, 2025

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2025:

Recip ID	Recipient Name and Address
db	+ Jerrod S. Priest, 386 Mitchell Hill Road, Butler, PA 16002-9182
16504561	+ Butler Hospital, PO Box 3717, Baltimore, MD 21217-0717
16504562	+ Butler Medical Providers, P O Box 1549 - Suite 301, Butler, PA 16003-1549
16504563	+ Butler Memorial Hospital, One Hospital Way, Butler, PA 16001-4697
16504572	+ EAR NOSE AND THROAT ASSOC. OF BUTLER, 104 TECHNOLOGY DR SUITE 102, Butler, PA 16001-1801
16504573	+ HOMELIGHT INC., 1375 N Scottsdale Rd. #140, Scottsdale, AZ 85257-3413
16504579	+ Keller Williams Realty, 11269 Perry Highway, Suite 300, Wexford, PA 15090-9388
16504583	LoanCare Llc, Attn: Bankruptcy, Po Box 8068, VA 23452

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 19 2025 04:16:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 19 2025 04:16:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
16504566	EDI: CAPITALONE.COM	Jun 19 2025 04:16:00	CAPITAL ONE, P.O. Box 71087, Charlotte, NC 28272-1087
16504571	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 19 2025 00:37:00	Citizens One, One Citizens Bank Way, Johnston, RI 02919
16504567	+ EDI: CAPITALONE.COM	Jun 19 2025 04:16:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
16504564	+ EDI: CAPITALONE.COM	Jun 19 2025 04:16:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
16504569	EDI: JPMORGANCHASE	Jun 19 2025 04:16:00	Chase, PO BOX 6294, Carol Stream, IL 60197-6294
16504574	EDI: IRS.COM	Jun 19 2025 04:16:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
16504575	+ EDI: JPMORGANCHASE	Jun 19 2025 04:16:00	Jpmcb, Po Box 15369, Wilmington, DE 19850-5369
16504577	+ EDI: JPMORGANCHASE	Jun 19 2025 04:16:00	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
16504581	^ MEBN	Jun 19 2025 00:23:48	Kubota Credit Corp. USA, Attn: Bankruptcy, P.O. Box 2046, Grapevine, TX 76099-2046
16504580	^ MEBN		

District/off: 0315-2

User: admin

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		Jun 19 2025 00:23:49	Kubota Credit Corp, USA, Po Box 2046, Grapevine, TX 76099-2046
16504582	+ Email/Text: LC-Bankruptcy-RF@loancares.net	Jun 19 2025 00:38:00	LoanCare LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
16504584	EDI: PENNDEPTREV	Jun 19 2025 04:16:00	PA Dept of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
16504585	+ EDI: SYNC	Jun 19 2025 04:16:00	PAYPAL CREDIT/SYNCRB, PO BOX 71707, Philadelphia, PA 19176-1707
16504586	+ EDI: SYNC	Jun 19 2025 04:16:00	SYNCHRONY BANK, PO BOX 71715, Philadelphia, PA 19176-1715
16504589	+ Email/Text: bankruptcynotices@sba.gov	Jun 19 2025 00:37:00	US Small Business Administration, 409 3rd Street, SW, Washington, DC 20416-0005
16504587	+ EDI: LCIUPSTART	Jun 19 2025 04:16:00	Upstart Finance, 2 Circle Star Way, San Carlos, CA 94070-6200
16504588	+ EDI: LCIUPSTART	Jun 19 2025 04:16:00	Upstart Finance, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
16504590	Email/Text: exceptionreview@vivint.com	Jun 19 2025 00:37:00	Vivint Home Security, 62992 Collections Drive, Chicago, IL 60693-0629
16504592	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Jun 19 2025 01:07:47	Wells Fargo Dealer Services, Po Box 71092, Charlotte, NC 28272-1092
16504593	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Jun 19 2025 01:08:29	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Onslow Bay Financial, LLC.
16504568	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
16504565	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
16504570	*	Chase, PO Box 6294, Carol Stream, IL 60197-6294
16504576	*+	Jpmcb, Po Box 15369, Wilmington, DE 19850-5369
16504578	*+	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
16504591	*P++	VIVINT INC, 4931 N 300 W, PROVO UT 84604-5816, address filed with court:, Vivint Home Security, 62992 Collections Drive, Chicago, IL 60693-0629

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2025

Signature: /s/Gustava Winters

District/off: 0315-2

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Onslow Bay Financial LLC. blemon@bernsteinlaw.com, lemondropper75@hotmail.com
Crystal H. Thornton-Illar	cth Thornton-Illar@leechtishman.com PA95@ecfcbis.com;dbender@leechtishman.com
Denise Carlon	on behalf of Creditor Onslow Bay Financial LLC. dcarlon@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Jerrod S. Priest julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov

TOTAL: 5